

THE CRITIC

JOURNAL OF BRITISH AND FOREIGN LITERATURE AND THE ARTS:

A Guide for the Library and Book-Club, and Booksellers' Circular.

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Art Union numbers for January and February, 1845.

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Age.	Annual Premium.		
	One Year.	Seven Years.	Whole Life.
	£ s. d.	£ s. d.	£ s. d.
20	1 0 9	1 1 6	1 13 11
30	1 2 9	1 3 3	2 2 1
40	1 5 6	1 7 6	2 16 4
50	1 15 9	2 1 6	4 1 11
60	3 3 5	3 17 0	6 8 3

Full particulars are detailed in the prospectus.

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THE DARTMOOR IMPROVEMENT COMPANY.
(PROVISIONALLY REGISTERED.)

Capital, 200,000l.—in 8,000 shares of 25l. each.—Deposit, 2s. 6d. per share. Pursuant to 7 & 8 Victoria, c. 110.

PRELIMINARY PROSPECTUS.

At the present time, when general attention is directed to the necessity of every possible extension and improvement of Agriculture, as a means of providing for the wants of our large and rapidly increasing population, the project of the Dartmoor Improvement Company, for converting the wild wastes of Dartmoor into valuable arable and pasture lands, cannot fail to be received with considerable interest by the public.

The Moor stretches itself for about 13 miles, over an extent of many thousand acres, in the vicinity of Tavistock and Moreton Hampstead, in the county of Devon, at a considerable altitude above the level of the sea. Its soil is a peaty loam; and, notwithstanding the acknowledged excellence of such a soil for grazing cattle and general agricultural purposes, little has been done to cultivate the Moor: in some parts, however, a few spots of land have been reclaimed, and they may now vie in quality with the best cultivated lands of the kingdom. Large crops, too, of oats, turnips, and potatoes have already been raised on many parts of the Moor, upon its present soil.

The promoters of this company feel that far more than individual exertion and capital are required to bring the lands of the Moor generally under cultivation. The want of roads and drainage would alone be insuperable obstacles to much improvement by individuals; but in addition to these, a north-west wind blows over the Moor, from which it is essential to protect it by walls and belts of forest trees, before its capabilities can be developed.

The partial survey which the promoters have directed has produced a most encouraging report.

The promoters have opened a negotiation with the Duchy of Cornwall, for the purchase of about 30,000 acres of the best part of the Moor, with the remains of the French Prison; and having called the attention of the Duchy to the great national importance of the undertaking, they expect to conclude an advantageous purchase. The Promoters then propose to wall, fence, and drain the land, and to make the necessary roads for intercommunication upon the property. When this is effected, the buildings necessary for farming purposes will be erected with the stone of the Moor; and the work of improvement will then have progressed far enough for the land to be cultivated profitably in the ordinary course of husbandry, as the soil itself only requires the application of lime or other alkaline manure to render it productive. Farms will thus be established which the promoters confidently pledge themselves will, in a few years, convert the present wastes of the Moor into a populous and productive agricultural district.

Upon the final registration of the Company, a call of 2l. per share will be required; after which the calls will not exceed 1l. per share, and will only be made at intervals of three months or upwards. Provision will be made in the deed of settlement for the payment of interest at 4l. per cent. per annum upon the paid-up capital, for three years; after which, the promoters expect the profits of the Company will enable the directors regularly to declare a handsome dividend.

Applications for further information, or shares, may be made to Messrs. Chamberlayne and Meaden, Solicitors, 31, Great James-street, Bedford-row, London.

To the Provisional Committee of the Dartmoor Improvement Company.

Gentlemen,—I request that you will allot to me Shares in the above Company, and I hereby undertake to accept the same, or any portion of that number you may allot to me; also to pay the Deposit of 2s. 6d. per Share, as well as all future Calls, and to sign the necessary deeds when required.

Date
Name at full Length
Residence
Trade or Profession
Place of Business
Usual Signature
Reference

TO CONTINENTAL TOURISTS.

J. A. GODDARD, FOREIGN and GENERAL AGENT, 36, Old Jewry, respectfully informs the Nobility, Clergy, and Gentry, that he undertakes to receive and pass through the Custom-house, Works of Art, Wines, Baggage, &c. and also to forward Effects to all parts of the world.—All Commissions with which J. A. G. may be intrusted will be executed with the utmost attention and promptitude, and on terms that will ensure him future favours. The List of J. A. G.'s Foreign Correspondents, and every information, may be obtained at his offices, 36, Old Jewry, London.

THE SOLICITORS' and GENERAL LIFE ASSURANCE COMPANY.
(Registered Provisionally.)

Capital 500,000l. in 10,000 Shares of 50l. each.
Deposit (in compliance with the provisions of the statute 7 & 8 Vict. c. 10, under which the Company is provisionally registered) 5s. per Share.

PRELIMINARY PROSPECTUS.

It is certain that most of the Life Insurances in the United Kingdom are effected through the medium of the Solicitors. But the Solicitors receive only a very small proportion of the great profits they bring to the Insurance Companies—a trifling Commission being all that is allowed to them.

A plan has been matured and approved by the members of the Profession for securing to the Profession by whom the business is obtained a portion of the profits of that business, and at the same time for offering to their clients and the public all the security and advantages of an Office conducted upon the most liberal, but safe, principles which experience has proved to be practicable.

The plan is this:—

The Assured to have the Security of a Capital of 500,000l. in 10,000 shares of 50l. of which, however, not more than 5l. per share will be required to be paid up, probably not above 2l. 10s.; deposit 5s. per share. On the Capital advanced the Shareholders are to receive Interest at the rate of 4 per cent. per annum, certain, and, in addition to this, a dividend of one-fifth of the profits, after deduction of 10 per cent. therefrom, to be applied to the Widows' and Orphans' Fund afterwards mentioned. Provision will be made paying off the shares at any time that it may be deemed expedient by the Profession so to do, at their then market value.

Three-fifths of the profits of the Insurance branch of the Office will be divided triennially among the Assured, in the form of bonuses, as customary with other offices.

The REMAINDER OF THE PROFITS, subject to a deduction of ten per cent. (to be applied to the Widows' Fund), will be DIVIDED ANNUALLY AMONG THE SOLICITORS BY WHOM THE BUSINESS HAS BEEN TRANSACTED, in rateable proportion to the sum paid by each during the year for which such profits are calculated; or, at the option of the party, policies may be taken in lieu of such share of the profits.

This share of the profits to be in addition to the usual commission, which will be allowed on all transactions.

It is further proposed to secure for the Profession an advantage it has long wanted; namely, to connect with the establishment a Widows' and Orphans' Fund, or Nominee Society, by which Solicitors may secure Annuities for their families in case of death. It is to the increase of this Fund that the deduction of ten per cent. from the profits to be divided among the Shareholders and Solicitors is to be applied.

The Scale of Premiums will be the same as that adopted by the safe and respectable offices.

The Solicitors' Office will avail itself of all the arrangements which, in other offices, have been found to offer conveniences to the assured.

It will make Loans on Deposit of Policies.

It will grant Annuities.

It will purchase Reversions and Policies of Insurance.

It will insure specially on Special Risks.

It will grant Endowments for Children.

It will meet the difficulties so often experienced by insurers, in consequence of the necessity for fixed Annual Payments required under all circumstances, or forfeiture of the Policy, by a plan that permits the Premium to be varied according to the necessities of the assured; and by which, even if the payment should cease, the policy would not be forfeited, but the value of that actually paid would be secured to his family.

The Profits of an Insurance Office being wholly dependent upon the amount of business, it is obvious that if the Solicitors of the United Kingdom will avail themselves of their own Office for the purpose of securing to themselves the large profits they now take to others, the business of their Office must speedily exceed that of all other offices in the kingdom; and the profits will, consequently, be so great, that the division of them between the Assured and the Solicitors in the manner proposed will secure to both advantages such as could be offered nowhere besides.

It may be added, in conclusion, that this plan has been long in preparation. It has been already submitted to the Profession and received their warm approval. The Shareholders incur no risk, for interest will be allowed upon their advances from the date of payment; and the arrangements of the Office, and the names of the Directors and Officers, will, it is believed, be such as to guarantee the utmost respectability and the most prudent management.

As it will be desirable that as many shares as possible should be taken by the Solicitors, preference will be shewn to them in the allotment; and, in order to extend the allotments over as many applicants as possible, no more than fifty shares will be allotted to any one person.

Applications for Shares to be made in the usual form, with address and references, to Messrs. WATTS, GALSWORTHY, and GALSWORTHY, 19, Ely-place, Solicitors to the Company.

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